

**Community Investment Report,**  
**A Summary of Some Texas Investments**  
**Of Mutual and Stock Life and Health Insurance**  
**Companies in 2001**

**Compiled by**  
**Texas Department of Insurance**  
**January, 2003**

# Community Investment Report

Texas Insurance Code 3.33, Section 3A<sup>1</sup>, requires the Department of Insurance to report on Texas community investments by life, health and accident companies doing business in the state of Texas. This report, which is prepared after consultation with the Office of Public Insurance Counsel and the industry, is made available to the Texas Legislature and the public in even-numbered years. The methodology used to gather and analyze the investment information as well as more detailed data summaries are included in the sections following the Executive Summary.

## Executive Summary

Texas life and health insurance companies with Texas premiums of \$10 million or more reported Texas investments of almost \$38 billion in 2001. The 265 companies required to provide investment data accounted for 98 percent (\$23.2 billion) of the total Texas life and annuity premiums collected in calendar year 2001. Because some groups elected to include companies with premium below \$10 million, totals include reports from 273 companies. Almost two-thirds of the 49 companies reporting no Texas investments had combined life and annuity premium of less than \$20 million in 2001.

Eighty-nine percent of reported investments were in commercial mortgages, political subdivision/public utility bonds and corporate bonds<sup>2</sup>. The \$15.1 billion of commercial mortgages reported by 157 of the companies represented the largest category of investments. Although companies were not required to report Texas corporate bond or stock investments, Texas corporate bonds was the second largest category of reported investments with 59 companies opting to report corporate bond investments of \$10.5 billion. Additionally, 41 companies opted to report \$1.3 billion of stock in Texas companies<sup>3</sup>. Political subdivisions/public utility investments totaled \$8 billion for the 141 insurers reporting investments.

Companies linked \$14.9 billion of the \$38 billion investment total to specific locations. Of this \$14.9 billion, \$1.1 billion was linked to economically disadvantaged areas. It should be noted that a portion of the \$22.9 billion that was not linked to specific geographic locations may have been in economically disadvantaged areas.

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<sup>1</sup> See Attachment 1.

<sup>2</sup> The Community Investment Report survey had mandatory and optional reporting sections. Real estate, commercial and residential mortgages, and political subdivision/public utility investments were mandatory. As not all insurers elected to report optional categories (investments via federal agencies such as FHA, Texas corporate bonds, Texas stocks, deposits in financial institutions, and other investments/ contributions), this investment amount does not include all Texas investments.

<sup>3</sup> As 184 insurers did not elect to report corporate bond investments and 186 did not report Texas stock investments, these figures are not comprehensive.

As with total investments, the largest volume of investments in economically disadvantaged areas consisted of commercial mortgages of \$751.8 million. Investments in political subdivision/public utility bonds followed with investments of \$217.6 million in economically disadvantaged areas.

Although over 75 percent of commercial mortgages were linked to locations, it should be noted that pooled investments such as commercial mortgage obligations are usually based on shared investment characteristics rather than geographic area. Consequently, funds going to some Texas commercial mortgages may not have been identifiable and are not included in either the Texas investment totals or investment totals for economically disadvantaged areas. This same caveat would apply to residential mortgage pools such as Fannie Mae.

## **Companies That Were Required to Report**

Life and health insurers with an annual premium of \$10 million or more accounted for 98 percent of the 2001 Texas life and health premium in Texas. All foreign and domestic life and health insurers with \$10 million or more premium volume were required to report. As Texas statutes limit investment flexibility for certain types of insurers that typically have relatively small premium volume, inclusion of smaller insurers would have significantly increased the reporting burden for smaller companies without significantly affecting the comprehensiveness of the reported investments. Consequently, insurers with less than \$10 million were not required to report.

The survey was sent to 265 companies on August 2, 2002. The higher response rate (273 companies) was due to some groups opting to include affiliated companies with less than \$10 million in Texas premium in their reports.

## **Investments Included**

While the statute does not require insurers to identify investments targeting economically disadvantaged areas or populations, there is legislative interest in this topic. Consequently, the survey provided insurers the opportunity to identify investments targeting disadvantaged areas or populations when possible. It should be noted that disadvantaged areas are usually identified at the ZIP code level, while investments are frequently identified at a larger geographic-base such as a city or county. For that reason, not all investments can be linked to specific ZIP codes and, consequently, investments identified as benefiting economically disadvantaged areas are not comprehensive. U.S. Census income data at the ZIP code level from the 2000 Census was not available at the time of the data call. Consequently, median income used to identify economically disadvantaged areas was based on income data from the 1990 Census.

The survey consisted of two sections - a mandatory reporting section and optional reporting section. Investments that may be more readily linked to geographic locations -- real estate, residential mortgages, commercial mortgages, and political subdivision/public utility bonds -- were in the mandatory section. Companies also were given the option of reporting other Texas-specific investments. This optional section included corporate stocks and bonds, deposits in financial institutions, Texas investments via U. S. agencies and a general category for other types of investments, including donations to Texas charities or non-profit organizations. Texas investments were defined as:

- Property located in Texas (real estate and mortgages)<sup>4</sup>;
- Bonds for Texas political subdivisions (state and local governments and school districts) and public utility projects in Texas;
- Investments in businesses with a Texas incorporation or principal place of business (stocks and bonds);

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<sup>4</sup> Companies were also given the opportunity to report investment pools such as Commercial Mortgage Obligations and residential mortgage programs such as Fannie Mae. Since investors generally have no information on the individual investments within these pools, it can be assumed that investments reaching Texas via investment pools are under-reported.

- Deposits in Texas financial institutions;
- Other investments and contributions to Texas organizations.

### **Limitations on Investment Information**

An individual insurer's record-keeping system and/or investment types can limit its ability to link an individual investment to economically disadvantaged areas or populations, therefore, supplemental reports used to report investments in economically disadvantaged areas included an “unable to identify” check-off box. While this gave insurers the opportunity to report investments in economically disadvantaged areas, limitations on companies' ability to identify investment areas means the total investments in economically disadvantaged areas should not be considered comprehensive. Criteria used for identifying an area as economically disadvantaged were:

- Any ZIP code with a 1990 median household income of less than 75 percent of the county median income but not more than 75 percent of the state median income or
- Any ZIP code with a median income of less than 50 percent of the state median income<sup>5</sup>.

Other types of investments that qualified as benefiting economically disadvantaged areas were:

- Investments in areas targeted by geo-political entities for development or economic enhancement<sup>6</sup>, or
- Other investments if specific information provided on how the investment benefited an economically disadvantaged area or population<sup>7</sup>.
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### **Reported Investments**

Table 1 shows the total reported investments and reported investments in economically disadvantaged areas for the four mandatory investment categories and five optional investment categories. It should be noted that the comprehensiveness of this data varies by investment type.

For the mandatory reporting categories, 82 percent of Texas real estate investments and 75 percent of investments in Texas commercial mortgage investments were linked to geographic locations. Conversely, only 16 percent of investments in Texas political subdivision/utility bond and only 17 percent of investments in residential mortgages were linked to geographic locations. Consequently, it should be assumed that, even for the mandatory reporting categories, the total investments shown for economically disadvantaged areas are not comprehensive. Optional investment amounts also are not comprehensive, as companies were not required to report for these investment categories and even those

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<sup>5</sup> See Attachment II for a list of the ZIP codes meeting the economically disadvantaged criteria.

<sup>6</sup> Examples of these investments include a variety of federal, state and local housing bonds as well as local development programs such as the Rio Grande Valley Empowerment Zone and the Union Plaza Redevelopment Program.

<sup>7</sup> An example of an investment meeting these criteria would be housing development bonds targeting moderate and low-income homebuyers.

companies that elected to report at the state level, frequently could not identify specific geographic locations benefiting from the investments.

**Table 1**  
**Texas Investments**

Reporting Categories	Total Texas	Economically Disadvantaged Areas	
		Investments	Percent of Total
<b>Mandatory</b>	<b>Investments</b>	<b>Investments</b>	<b>Percent of Total</b>
Real Estate	\$2,307,431,411	\$151,163,269	6.55%
Commercial Mortgages	\$15,068,977,857	\$751,828,781	4.99%
Residential Mortgages	\$346,327,999	\$2,173,430	0.63%
Political Subdivision/Public Utility Bonds	\$8,049,043,654	\$217,647,523	2.70%
<b>Sub-total</b>	<b>\$25,771,780,921</b>	<b>\$1,122,813,003</b>	<b>4.36%</b>
<b>Optional</b>			
Investments via U.S. Agencies	\$137,434,327	\$0	0.00%
Texas Corporate Bonds	\$10,546,525,332	\$12,289,721	0.12%
Stocks In Texas Companies	\$1,319,399,186	\$5,319,856	0.40%
Deposits in Texas Financial Institutions	\$18,125,359	\$1,516,555	8.37%
Other Texas Investments and Contributions	\$209,132	\$7,435	3.56%
<b>Sub-total</b>	<b>\$12,021,693,337</b>	<b>\$19,133,567</b>	<b>0.16%</b>
<b>Total - All Categories</b>	<b>\$37,793,474,258</b>	<b>\$1,141,946,570</b>	<b>3.02%</b>

Table 2 summarizes investments in economically disadvantaged areas by county rather than investment type.

**Table 2  
Investments Identified in Economically Disadvantaged Areas\***

<b>County</b>	<b>Reported Investments</b>
Bexar	\$201,935,778
Dallas	\$160,263,795
El Paso	\$41,846,655
Galveston	\$6,389,385
Gregg	\$10,196,078
Harris	\$92,845,666
Hays	\$64,098,727
Hidalgo	\$16,825
Jefferson	\$3,692,753
Lubbock	\$947,412
McLennan	\$50,311,322
Nueces	\$52,258,710
Potter	\$1,085,820
San Patricio	\$70,326
Smith	\$582,423
Tarrant	\$71,728,662
Taylor	\$2,011,162
Tom Green	\$3,838,183
Travis	\$369,809,519
Webb	\$7,924,089
Williamson	\$93,280
<b>Total</b>	<b>\$1,141,946,570</b>

\*As only 39 percent of total investments could be linked to geographic location, investment totals in disadvantaged areas should not be considered comprehensive.

The following section summarizes investments by investment category and shows the number of companies reporting investments in that category.

### Real Estate Investments

<b>Total Investments</b>	<b>\$2,307,431,411</b>	
Unable to Identify Area of Investment	\$420,262,647	
Area of Investment Identified	\$1,887,168,765	
Investments Not in Economically Disadvantaged Area		\$1,736,005,496
Investments in Economically Disadvantaged Area		\$151,163,269
Companies Providing Investment Information	273	
Companies with \$0 Investments		187
Companies with Investments		86
None of Investments in Disadvantaged Areas		45
Unable to Identify Area of Investment		22
Investments in Disadvantaged Areas		19

### Real Estate Investments in Economically Disadvantaged Areas\*

County	Reported Investments
Bexar	\$8,124,931
Dallas	\$1,272,131
El Paso	\$1,441,361
Harris	\$17,789,393
Lubbock	\$25,339
McLennan	\$5,551,163
Nueces	\$19,114,016
Tarrant	\$22,568,189
Tom Green	\$3,029,571
Travis	\$72,247,175
Total	\$151,163,269

\* As only 82 percent of real estate investments could be linked to geographic location, investment totals in disadvantaged areas should not be considered comprehensive.



## Commercial Mortgage Investments

<b>Total Investments</b>	<b>\$15,068,977,857</b>	
Unable to Identify Area of Investment	\$3,721,232,423	
Area of Investment Identified	\$11,347,745,434	
Investments Not in Economically Disadvantaged Area		\$10,595,916,653
Investments in Economically Disadvantaged Area		\$751,828,781
Companies Providing Investment Information	273	
Companies with \$0 Investments		116
Companies with Investments		157
None of Investments in Disadvantaged Areas		70
Unable to Identify Area of Investment		35
Investments in Disadvantaged Areas		52

### Commercial Mortgage Investments in Economically Disadvantaged Areas\*

County	Reported Investments
Bexar	\$124,857,248
Dallas	\$100,770,066
El Paso	\$14,592,541
Galveston	\$6,187,223
Harris	\$74,429,662
Hays	\$64,090,280
Jefferson	\$2,675,825
McLennan	\$6,267,317
Nueces	\$25,955,796
Potter	\$1,085,820
Smith	\$582,423
Tarrant	\$38,487,106
Tom Green	\$808,612
Travis	\$283,114,775
Webb	\$7,924,089
<b>Total</b>	<b>\$751,828,781</b>

\* As only 75 percent of commercial mortgage investments could be linked to geographic location, investment totals in disadvantaged areas should not be considered comprehensive.

## Residential Mortgage Investments

<b>Total Investments</b>	<b>\$346,327,999</b>	
Unable to Identify Area of Investment	\$288,587,907	
Area of Investment Identified	\$57,740,092	
Investments Not in Economically Disadvantaged Area		\$55,566,662
Investments in Economically Disadvantaged Area		\$2,173,430
Companies Providing Investment Information	273	
Companies with \$0 Investments	203	
Companies with Investments	70	
None of Investments in Disadvantaged Areas		43
Unable to Identify Area of Investment		14
Investments in Disadvantaged Areas		13

### Residential Mortgage Investments in Economically Disadvantaged Areas\*

County	Reported Investments
Bexar	\$763,240
Dallas	\$95,430
El Paso	\$138,681
Galveston	\$202,138
Harris	\$434,047
Hays	\$8,447
Hidalgo	\$16,825
Jefferson	\$16,928
Lubbock	\$2,980
McLennan	\$192,842
Nueces	\$8,888
San Patricio	\$70,326
Tarrant	\$16,702
Taylor	\$39,225
Tom Green	\$0
Travis	\$73,571
Williamson	\$93,160
<b>Total</b>	<b>\$2,173,430</b>

\* As only 17 percent of residential mortgage investments could be linked to geographic location, investment totals in disadvantaged areas should not be considered comprehensive.

## Texas Bond Investments

<b>Total Investments</b>	<b>\$8,049,043,654</b>	
Unable to Identify Area of Investment	\$6,766,626,466	
Area of Investment Identified	\$1,282,417,189	
Investments Not in Economically Disadvantaged Area		\$1,064,769,666
Investments in Economically Disadvantaged Area		\$217,647,523
Companies Providing Investment Information	273	
Companies with \$0 Investments		132
Companies with Investments		141
None of Investments in Disadvantaged Areas		30
Unable to Identify Area of Investment		98
Investments in Disadvantaged Areas		13

### Texas Bond Investments in Economically Disadvantaged Areas\*

County	Reported Investments
Bexar	\$55,825,093
Dallas	\$53,881,582
El Paso	\$25,673,072
Gregg	\$10,196,078
Harris	\$92,565
Lubbock	\$919,093
McLennan	\$38,300,000
Nueces	\$7,080,010
Tarrant	\$9,334,300
Taylor	\$1,971,937
Tom Green	\$0
Travis	\$14,373,793
<b>Total</b>	<b>\$217,647,523</b>

\* As only 16 percent of Texas bond investments could be linked to geographic location, investment totals in disadvantaged areas should not be considered comprehensive.

### Investments via U.S. Agencies

<b>Total Investments</b>	<b>\$137,434,327</b>	
Unable to Identify Area of Investment	\$122,400,206	
Area of Investment Identified	\$15,034,121	
Investments Not in Economically Disadvantaged Area		\$15,034,121
Investments in Economically Disadvantaged Area		\$0
Companies Providing Investment Information	62	
Companies Opting Not to Report	211	
Companies with \$0 Investments		40
Companies with Investments		22
None of Investments in Disadvantaged Areas		3
Unable to Identify Area of Investment		19
Investments in Disadvantaged Areas		0

### Investments in Texas via Federal Agencies in Economically Disadvantaged Areas\*

County	Reported Investments
	\$0

\* As only 11 percent of investments in Texas via federal agencies could be linked to geographic location, investment totals in disadvantaged areas should not be considered comprehensive.

### Corporate Bond Investments

<b>Total Investments</b>	<b>\$10,546,525,332</b>	
Unable to Identify Area of Investment	\$10,279,056,824	
Area of Investment Identified	\$267,468,508	
Investments Not in Economically Disadvantaged Area		\$255,178,787
Investments in Economically Disadvantaged Area		\$12,289,721
Companies Providing Investment Information	89	
Companies Opting Not to Report	184	
Companies with \$0 Investments		30
Companies with Investments		59
None of Investments in Disadvantaged Areas		5
Unable to Identify Area of Investment		48
Investments in Disadvantaged Areas		6

#### Corporate Bond Investments in Economically Disadvantaged Areas\*

County	Reported Investments
Bexar	\$7,790,185
Dallas	\$3,499,536
Jefferson	\$1,000,000
<b>Total</b>	<b>\$12,289,721</b>

\* As less than 3 percent of corporate bond investments could be linked to geographic location, investment totals in disadvantaged areas should not be considered comprehensive.

### Investments in Texas Stocks

<b>Total Investments</b>	<b>\$1,319,399,186</b>	
Unable to Identify Area of Investment	\$1,257,795,789	
Area of Investment Identified	\$61,603,397	
Investments Not in Economically Disadvantaged Area		\$56,283,541
Investments in Economically Disadvantaged Area		\$5,319,856
Companies Providing Investment Information	87	
Companies Opting Not to Report	186	
Companies with \$0 Investments		46
Companies with Investments		41
None of Investments in Disadvantaged Areas		5
Unable to Identify Area of Investment		35
Investments in Disadvantaged Areas		1

#### Investments in Texas Stocks in Economically Disadvantaged Areas\*

County	Reported Investments
Bexar	\$4,575,056
Dallas	\$744,800
<b>Total</b>	<b>\$5,319,856</b>

\* As less than 5 percent of investments in Texas stocks could be linked to geographic location, investment totals in disadvantaged areas should not be considered comprehensive.

### Deposits in Texas Financial Institutions

<b>Total Investments</b>	<b>\$18,125,359</b>	
Unable to Identify Area of Investment	\$13,769,380	
Area of Investment Identified	\$4,355,979	
Investments Not in Economically Disadvantaged Area		\$2,839,424
Investments in Economically Disadvantaged Area		\$1,516,555
Companies Providing Investment Information	63	
Companies Opting Not to Report	210	
Companies with \$0 Investments		50
Companies with Investments		13
None of Investments in Disadvantaged Areas		0
Unable to Identify Area of Investment		10
Investments in Disadvantaged Areas		3

#### Deposits in Texas Financial Institutions in Economically Disadvantaged Areas\*

County	Reported Investments
Harris	\$100,000
Nueces	\$100,000
Tarrant	\$1,316,555
<b>Total</b>	<b>\$1,516,555</b>

\* As only 24 percent of deposits in financial institutions could be linked to geographic location, investment totals in disadvantaged areas should not be considered comprehensive.

### Other Contributions in Texas Businesses/Development

<b>Total Investments</b>	<b>\$209,132</b>		
Unable to Identify Area of Investment		\$187,820	
Area of Investment Identified		\$21,312	
Investments Not in Economically Disadvantaged Area			\$13,877
Investments in Economically Disadvantaged Area			\$7,435
Companies Providing Investment Information	58		
Companies Opting Not to Report	215		
Companies with \$0 Investments		52	
Companies with Investments		6	
None of Investments in Disadvantaged Areas			0
Unable to Identify Area of Investment			2
Investments in Disadvantaged Areas			4

### Other Contributions to Texas Business/Development in Economically Disadvantaged Areas\*

County	Reported Investments
Bexar	\$25
Dallas	\$250
El Paso	\$1,000
Galveston	\$25
Tarrant	\$5,810
Travis	\$205
Williamson	\$120
<b>Total</b>	<b>\$7,435</b>

\* As only 10 percent of other contributions could be linked to geographic location, investment totals in disadvantaged areas should not be considered comprehensive.



**Texas Insurance Code**

**Art. 3.33. Authorized Investments and Loans for Capital Stock Domestic Life, Health and Accident Insurance Companies**

**Community Investment Report**

Sec. 3A. (a) The Texas Department of Insurance shall, after consultation with the insurance industry of this state and the Office of Public Insurance Counsel, develop a report of insurance industry community investments in Texas.

(b) The commissioner may request and insurance companies shall provide information necessary to complete the requirements of Subsection (a).

(c) The report established under Subsection (a) shall be provided to the Texas Legislature no later than December 1 of each even-numbered year.

## Texas ZIP Codes Designated as Economically Disadvantaged

ZIP Code	County	City
73301	Travis	Austin
73344	Travis	Austin
75203	Dallas	Dallas
75204	Dallas	Dallas
75210	Dallas	Dallas
75212	Dallas	Dallas
75215	Dallas	Dallas
75216	Dallas	Dallas
75223	Dallas	Dallas
75226	Dallas	Dallas
75239	Dallas	Dallas
75246	Dallas	Dallas
75247	Dallas	Dallas
75266	Dallas	Dallas
75277	Dallas	Dallas
75295	Dallas	Dallas
75303	Dallas	Dallas
75315	Dallas	Dallas
75339	Dallas	Dallas
75342	Dallas	Dallas
75346	Dallas	Dallas
75356	Dallas	Dallas
75364	Dallas	Dallas
75368	Dallas	Dallas
75370	Dallas	Dallas
75371	Dallas	Dallas
75386	Dallas	Dallas
75387	Dallas	Dallas
75390	Dallas	Dallas
75393	Dallas	Dallas
75394	Dallas	Dallas
75428	Hunt	Commerce
75429	Hunt	Commerce
75449	Fannin	Ladonia
75602	Gregg	Longview
75606	Gregg	Longview
75607	Gregg	Longview
75615	Gregg	Longview
75643	Panola	Gary
75667	Rusk	Laneville
75681	Rusk	Mount Enterprise
75702	Smith	Tyler
75705	Smith	Tyler

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ZIP Code	County	City
75712	Smith	Tyler
75750	Smith	Arp
75855	Freestone	Oakwood
75859	Freestone	Streetman
75957	Jasper	Magnolia Springs
75980	Angelina	Zavalla
76100	Tarrant	Fort Worth
76101	Tarrant	Fort Worth
76102	Tarrant	Fort Worth
76104	Tarrant	Fort Worth
76105	Tarrant	Fort Worth
76106	Tarrant	Fort Worth
76113	Tarrant	Fort Worth
76161	Tarrant	Fort Worth
76164	Tarrant	Fort Worth
76191	Tarrant	Fort Worth
76193	Tarrant	Fort Worth
76195	Tarrant	Fort Worth
76196	Tarrant	Fort Worth
76198	Tarrant	Fort Worth
76199	Tarrant	Fort Worth
76239	Montague	Forestburg
76245	Grayson	Gordonville
76261	Montague	Ringgold
76271	Grayson	Tioga
76301	Wichita	Wichita Falls
76303	Wichita	Wichita Falls
76304	Wichita	Wichita Falls
76307	Wichita	Wichita Falls
76360	Wichita	Electra
76369	Wichita	Electra
76374	Young	Olney
76429	Stephens	Caddo
76459	Jack	Jermyn
76463	Palo Pinto	Mingus
76474	Comanche	Sidney
76511	Bell	Bartlett
76578	Williamson	Thrall
76635	Limestone	Coolidge
76639	Navarro	Dawson
76700	McLennan	Waco
76701	McLennan	Waco
76703	McLennan	Waco

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ZIP Code	County	City
76704	McLennan	Waco
76706	McLennan	Waco
76707	McLennan	Waco
76716	McLennan	Waco
76795	McLennan	Waco
76798	McLennan	Waco
76855	Concho	Eola
76871	San Saba	Richland Springs
76873	Coleman	Rockwood
76884	Coleman	Valera
76885	Llano	Valley Spring
76886	Tom Green	San Angelo
76903	Tom Green	San Angelo
76937	Concho	Eola
77003	Harris	Houston
77004	Harris	Houston
77009	Harris	Houston
77011	Harris	Houston
77012	Harris	Houston
77016	Harris	Houston
77020	Harris	Houston
77021	Harris	Houston
77022	Harris	Houston
77023	Harris	Houston
77026	Harris	Houston
77028	Harris	Houston
77029	Harris	Houston
77033	Harris	Houston
77051	Harris	Houston
77060	Harris	Houston
77081	Harris	Houston
77093	Harris	Houston
77204	Harris	Houston
77220	Harris	Houston
77221	Harris	Houston
77222	Harris	Houston
77223	Harris	Houston
77226	Harris	Houston
77228	Harris	Houston
77249	Harris	Houston
77261	Harris	Houston
77262	Harris	Houston
77288	Harris	Houston

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ZIP Code	County	City
77293	Harris	Houston
77374	Hardin	Thicket
77376	Hardin	Thicket
77468	Matagorda	Pledger
77483	Matagorda	Wadsworth
77519	Hardin	Batson
77550	Galveston	Galveston
77553	Galveston	Galveston
77555	Galveston	Galveston
77560	Chambers	Hankamer
77585	Hardin	Thicket
77617	Galveston	Gilchrist
77623	Galveston	High Island
77640	Jefferson	Sabine Pass
77641	Jefferson	Sabine Pass
77650	Galveston	Port Bolivar
77655	Jefferson	Sabine Pass
77700	Jefferson	Beaumont
77701	Jefferson	Beaumont
77703	Jefferson	Beaumont
77704	Jefferson	Beaumont
77710	Jefferson	Beaumont
77720	Jefferson	Beaumont
77837	Robertson	Calvert
77853	Lee	Dime Box
77873	Grimes	Richards
78008	Atascosa	Campbellton
78017	Frio	Dilley
78019	La Salle	Encinal
78040	Webb	Laredo
78053	Atascosa	Mc Coy
78062	Atascosa	Campbellton
78067	Zapata	San Ygnacio
78200	Bexar	San Antonio
78201	Bexar	San Antonio
78202	Bexar	San Antonio
78203	Bexar	San Antonio
78204	Bexar	San Antonio
78205	Bexar	San Antonio
78206	Bexar	San Antonio
78207	Bexar	San Antonio
78208	Bexar	San Antonio
78210	Bexar	San Antonio

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ZIP Code	County	City
78211	Bexar	San Antonio
78214	Bexar	San Antonio
78215	Bexar	San Antonio
78220	Bexar	San Antonio
78225	Bexar	San Antonio
78226	Bexar	San Antonio
78237	Bexar	San Antonio
78262	Bexar	San Antonio
78285	Bexar	San Antonio
78286	Bexar	San Antonio
78289	Bexar	San Antonio
78291	Bexar	San Antonio
78341	Duval	Concepcion
78349	Duval	Concepcion
78355	Brooks	Falfurrias
78360	Jim Hogg	Guerra
78368	San Patricio	Mathis
78390	San Patricio	Taft
78391	Bee	Tynan
78400	Nueces	Corpus Christi
78401	Nueces	Corpus Christi
78403	Nueces	Corpus Christi
78405	Nueces	Corpus Christi
78406	Nueces	Corpus Christi
78407	Nueces	Corpus Christi
78408	Nueces	Corpus Christi
78416	Nueces	Corpus Christi
78426	Nueces	Corpus Christi
78461	Nueces	Corpus Christi
78465	Nueces	Corpus Christi
78469	Nueces	Corpus Christi
78470	Nueces	Corpus Christi
78471	Nueces	Corpus Christi
78472	Nueces	Corpus Christi
78474	Nueces	Corpus Christi
78475	Nueces	Corpus Christi
78476	Nueces	Corpus Christi
78477	Nueces	Corpus Christi
78478	Nueces	Corpus Christi
78538	Hidalgo	La Blanca
78543	Hidalgo	La Blanca
78545	Starr	Roma
78547	Starr	Garciasville

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ZIP Code	County	City
78549	Hidalgo	Hargill
78557	Hidalgo	Hidalgo
78558	Hidalgo	La Blanca
78562	Hidalgo	La Blanca
78570	Hidalgo	Mercedes
78582	Starr	Rio Grande City
78584	Starr	Roma
78585	Starr	Roma
78594	Willacy	Sebastian
78595	Hidalgo	Sullivan City
78618	Gillespie	Doss
78626	Williamson	Georgetown
78627	Williamson	Georgetown
78632	Gonzales	Harwood
78666	Hays	San Marcos
78667	Hays	San Marcos
78672	Llano	Tow
78677	Gonzales	Wrightsboro
78700	Travis	Austin
78701	Travis	Austin
78702	Travis	Austin
78705	Travis	Austin
78711	Travis	Austin
78712	Travis	Austin
78713	Travis	Austin
78714	Travis	Austin
78715	Travis	Austin
78721	Travis	Austin
78741	Travis	Austin
78742	Travis	Austin
78751	Travis	Austin
78752	Travis	Austin
78761	Travis	Austin
78762	Travis	Austin
78765	Travis	Austin
78767	Travis	Austin
78768	Travis	Austin
78771	Travis	Austin
78772	Travis	Austin
78773	Travis	Austin
78774	Travis	Austin
78778	Travis	Austin
78780	Travis	Austin

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ZIP Code	County	City
78781	Travis	Austin
78785	Travis	Austin
78787	Travis	Austin
78788	Travis	Austin
78789	Travis	Austin
78827	Dimmit	Asherton
78829	Zavala	Batesville
78830	Dimmit	Big Wells
78834	Dimmit	Carrizo Springs
78836	Dimmit	Asherton
78839	Zavala	Crystal City
78852	Maverick	El Indio
78853	Maverick	El Indio
78860	Maverick	El Indio
78872	Zavala	La Pryor
78946	Lee	Ledbetter
79002	Gray	Mc Lean
79057	Gray	Mc Lean
79100	Potter	Amarillo
79101	Potter	Amarillo
79105	Potter	Amarillo
79161	Potter	Amarillo
79163	Potter	Amarillo
79164	Potter	Amarillo
79165	Potter	Amarillo
79166	Potter	Amarillo
79170	Potter	Amarillo
79171	Potter	Amarillo
79172	Potter	Amarillo
79173	Potter	Amarillo
79174	Potter	Amarillo
79180	Potter	Amarillo
79181	Potter	Amarillo
79182	Potter	Amarillo
79184	Potter	Amarillo
79185	Potter	Amarillo
79186	Potter	Amarillo
79188	Potter	Amarillo
79230	Collingsworth	Dodson
79234	Motley	Flomot
79351	Lynn	O' Donnell
79353	Hockley	Pep
79400	Lubbock	Lubbock

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ZIP Code	County	City
79401	Lubbock	Lubbock
79402	Lubbock	Lubbock
79405	Lubbock	Lubbock
79408	Lubbock	Lubbock
79409	Lubbock	Lubbock
79411	Lubbock	Lubbock
79415	Lubbock	Lubbock
79417	Lubbock	Lubbock
79430	Lubbock	Lubbock
79457	Lubbock	Lubbock
79563	Taylor	Tye
79600	Taylor	Abilene
79601	Taylor	Abilene
79698	Taylor	Abilene
79699	Taylor	Abilene
79706	McLennan	Midland
79718	Reeves	Saragosa
79730	Pecos	Coyanosa
79742	Ward	Grandfall
79780	Reeves	Saragosa
79786	Reeves	Saragosa
79836	El Paso	Clint
79839	Hudspeth	Fort Hancock
79845	Presidio	Shafter
79846	Presidio	Shafter
79850	Presidio	Shafter
79854	Jeff Davis	Valentine
79900	El Paso	El Paso
79901	El Paso	El Paso
79902	El Paso	El Paso
79905	El Paso	El Paso
79910	El Paso	El Paso
79911	El Paso	El Paso
79923	El Paso	El Paso
79940	El Paso	El Paso
79941	El Paso	El Paso
79942	El Paso	El Paso
79943	El Paso	El Paso
79944	El Paso	El Paso
79945	El Paso	El Paso
79946	El Paso	El Paso
79947	El Paso	El Paso
79948	El Paso	El Paso

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<b>ZIP Code</b>	<b>County</b>	<b>City</b>
79949	El Paso	El Paso
79950	El Paso	El Paso
79951	El Paso	El Paso
79952	El Paso	El Paso
79953	El Paso	El Paso
79954	El Paso	El Paso
79955	El Paso	El Paso
79958	El Paso	El Paso
79960	El Paso	El Paso
79961	El Paso	El Paso
79968	El Paso	El Paso
79976	El Paso	El Paso
79978	El Paso	El Paso
79982	El Paso	El Paso
79983	El Paso	El Paso
79984	El Paso	El Paso
79985	El Paso	El Paso
79986	El Paso	El Paso
79987	El Paso	El Paso
79988	El Paso	El Paso
79989	El Paso	El Paso
79990	El Paso	El Paso
79991	El Paso	El Paso
79992	El Paso	El Paso
79993	El Paso	El Paso
79994	El Paso	El Paso
79995	El Paso	El Paso
79996	El Paso	El Paso
79997	El Paso	El Paso
79998	El Paso	El Paso
79999	El Paso	El Paso
88540	El Paso	El Paso
88541	El Paso	El Paso
88542	El Paso	El Paso
88543	El Paso	El Paso
88544	El Paso	El Paso
88550	El Paso	El Paso
88588	El Paso	El Paso